

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re Glorida Taddei

Case No. 17-15877

Reporting Period: June 2018

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements				
Cash disbursements journals				
Statement of Operations	MOR-2	x		
Balance Sheet	MOR-3	x		
Status of Postpetition Taxes	MOR-4	x		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4	x		
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Gloria Taddei

10/30/2018

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re Gloria Taddei

Debtor

Case No. 17-15877

Reporting Period: April 2018

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH	\$1,619.84							
RECEIPTS								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)	\$3,981.07							
TRANSFERS (FROM DIP ACCTS)								
TOTAL RECEIPTS								
DISBURSEMENTS								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)	\$3,339.40							
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS	\$3,339.40							
NET CASH FLOW								
NET CASH FLOW	\$641.67							
(RECEIPTS LESS DISBURSEMENTS)								
CASH - END OF MONTH								
CASH - END OF MONTH	\$2,261.51							

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	3339.4
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	3339.4

In re Gloria Taddei

Debtor

Case No. 17-15877

Reporting Period: June 2018

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

	Operating		Payroll		Tax		Other	
	#		#		#		#	
BALANCE PER BOOKS		\$2,261.51						
BANK BALANCE								
(+) DEPOSITS IN TRANSIT (ATTACH LIST)								
(-) OUTSTANDING CHECKS (ATTACH LIST)								
OTHER (ATTACH EXPLANATION)								
ADJUSTED BANK BALANCE *								
* Adjusted bank balance must equal								
balance per books								
DEPOSITS IN TRANSIT	Date	Amount	Date	Amount	Date	Amount	Date	Amount
None								
CHECKS OUTSTANDING	Ck. #	Amount	Ch. #	Amount	Ck. #	Amount	Ck. #	Amount
None								
See Attached Bank Statement and								
Check Register								
OTHER								

In re Gloria Taddei

Debtor

Case No. 17-15877

Reporting Period: June 2018

SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

This schedule is to include all retained professional payments from case inception to current month.

[illegible]

In re Gloria Taddei

Debtor

Case No.17-15877

Reporting Period.: June 2018

STATEMENT OF OPERATIONS

(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

REVENUES	Month	Cumulative Filing to Date
Gross Revenues	\$	\$
Less: Returns and Allowances		
Net Revenue	\$	\$
COST OF GOODS SOLD		
Beginning Inventory		
Add: Purchases		
Add: Cost of Labor		
Add: Other Costs (attach schedule)		
Less: Ending Inventory		
Cost of Goods Sold		
Gross Profit		
OPERATING EXPENSES		
Advertising		
Auto and Truck Expense		
Bad Debts		
Contributions		
Employee Benefits Programs		
Insider Compensation*		
Insurance		
Management Fees/Bonuses		
Office Expense		
Pension & Profit-Sharing Plans		
Repairs and Maintenance		
Rent and Lease Expense		
Salaries/Commissions/Fees		
Supplies		
Taxes - Payroll		
Taxes - Real Estate		
Taxes - Other		
Travel and Entertainment		
Utilities		
Other (attach schedule)	\$3,339.40	\$20,849.30
Total Operating Expenses Before Depreciation		
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses		
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)	\$3,981.07	\$19,022.44
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Equipment		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$	\$

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Gloria Taddei
Debtor

Case No. 17-15877
Reporting Period: June 2018

STATEMENT OF OPERATIONS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Month	Cumulative Filing to Date
Other Costs		
Other Operational Expenses		
Other Income		
Other Expenses		
Other Reorganization Expenses		

Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

In re Gloria Taddei

Debtor

Case No. 17-15877

Reporting Period: June 2018

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from postpetition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
CURRENT ASSETS		
Unrestricted Cash and Equivalents	\$2,261.51	
Restricted Cash and Cash Equivalents (see continuation sheet)		
Accounts Receivable (Net)		
Notes Receivable		
Inventories		
Prepaid Expenses		
Professional Retainers		
Other Current Assets (attach schedule)	\$1,000.00	\$1,000.00
TOTAL CURRENT ASSETS	\$3,261.51	\$
PROPERTY AND EQUIPMENT		
Real Property and Improvements	\$718,846.00	\$718,846.00
Machinery and Equipment		
Furniture, Fixtures and Office Equipment	\$8,600.00	\$8,600.00
Leasehold Improvements		
Vehicles	\$3,825.00	\$3,825.00
Less Accumulated Depreciation		
TOTAL PROPERTY & EQUIPMENT	\$731,446.00	\$731,446.00
OTHER ASSETS		
Loans to Insiders*		
Other Assets (attach schedule)		
TOTAL OTHER ASSETS	\$	\$
TOTAL ASSETS	\$734,707.51	\$

LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)		
Accounts Payable		
Taxes Payable (refer to FORM MOR-4)		
Wages Payable		
Notes Payable		
Rent / Leases - Building/Equipment		
Secured Debt / Adequate Protection Payments	\$17,500.00	
Professional Fees		
Amounts Due to Insiders*		
Other Postpetition Liabilities (attach schedule)		
TOTAL POSTPETITION LIABILITIES	\$17,500.00	\$
LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)		
Secured Debt	\$1,244,348.80	\$1,244,348.80
Priority Debt		
Unsecured Debt	\$63,521.70	\$63,521.70
TOTAL PRE-PETITION LIABILITIES	\$1,307,870.50	\$1,307,870.50
TOTAL LIABILITIES	\$1,325,370.50	\$
OWNER EQUITY		
Capital Stock		
Additional Paid-In Capital		
Partners' Capital Account		
Owner's Equity Account		
Retained Earnings - Pre-Petition		
Retained Earnings - Postpetition		
Adjustments to Owner Equity (attach schedule)		
Postpetition Contributions (Distributions) (Draws) (attach schedule)		
NET OWNER EQUITY	(\$573,162.99)	\$
TOTAL LIABILITIES AND OWNERS' EQUITY	\$734,707.51	\$

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Gloria Taddei
Debtor

Case No. 17-15877
Reporting Period: June 2018

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other: _____						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other: _____						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other: _____						
Other: _____						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

Debtor will pay arrears to mortgagee through agreement with mortgagee

*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Gloria Taddei
Debtor

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period		
+ Amounts billed during the period		
- Amounts collected during the period		
Total Accounts Receivable at the end of the reporting period		
Accounts Receivable Aging		Amount
0 - 30 days old		
31 - 60 days old		
61 - 90 days old		
91+ days old		
Total Accounts Receivable		
Amount considered uncollectible (Bad Debt)		
Accounts Receivable (Net)		

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		x
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	x	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	x	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	x	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		x

The Debtor has been operating using the normal pre-petition account.
The account listed is the Debtor's only account and is sparingly used.



Checking Account
Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

1 OF 2

Beginning May 17, 2018
through June 18, 2018

US259 BR520 10 1

GLORIA TADDEI
33 FAIRLAMB AVE
HAVERTOWN PA 19083-2845

Checking

SUMMARY

Balance Calculation

Previous Balance 258.67
Checks 1,055.00 -
Withdrawals & Debits 1,546.84 -
Deposits & Credits 2,873.10 +
Current Balance 529.93 =

GLORIA TADDEI
One Deposit Checking
620391-954-7

The monthly maintenance fee of \$9.99 will be waived if at least 1 deposit is posted to your account
before the end of your statement period.
Your account had at least 1 deposit posted during this statement period.
Your next statement period will end on July 18, 2018.

Previous Balance
258.67

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
5000	15.00	06/05	5031	10.00	06/12
5003*	15.00	06/05	5032	10.00	06/12
5004	15.00	06/15	5035*	20.00	06/18
5005	25.00	06/15	5061*	920.00	06/18
5030*	10.00	06/12	5090*	15.00	06/15

Total Checks
1,055.00

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
05/21	65.88	6269 Dbt Purchase - 211004 Giant 6442 Havertown PA
05/21	6.99	6269 Dbt Purchase - 231004 Giant 6442 Havertown PA
05/29	42.71	6269 Dbt Purchase - 251006 Carrabbas 8904 Springfiel D PA
06/11	71.92	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
06/12	47.68	6269 Dbt Purchase - 201006 Avon 800-500-28 66 NY
06/14	27.22	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
06/18	25.00	6269 Dbt Purchase - 063419 Kohl's #0280 Havertown PA
06/18	48.64	6269 Dbt Purchase - 291003 Giant 6442 Havertown PA

Other Withdrawals & Debits

Date	Amount	Description
05/22	27.25	Deluxe Check Check/Acc. 180518
06/01	560.90	Encompass Ins Ins Pymt 060118 000000602598596
06/04	148.83	Peco - Wallet CA Bill Pay 180601 13466165041
06/04	96.63	Comcast Cable 180601 9091659
06/04	2.35	Billmatrix Billpayfee 180601 13466165042
06/11	61.18	Agua Online Pmt 180610 Aq04djv1
06/14	140.00	Withdrawal



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement

2 OF 2

Beginning May 17, 2018
through June 18, 2018

Checking continued from previous page

Other Withdrawals & Debits (continued)

Date	Amount	Description
06/14	171.31	Peco Immediate Bill Pay 180613 13514120631
06/14	2.35	Billmatrix Billpayfee 180613 13514120632

GLORIA TADDEI

One Deposit Checking

620391-954-7

Total Withdrawals & Debits
1,546.84

Deposits & Credits

Date	Amount	Description
05/24	150.00	Mobile Deposit
05/30	1,000.00	Deposit
06/01	1,223.10	SSA Treas 310 Xxsoc Sec 060118 184228808d SSA
06/08	500.00	Deposit

Total Deposits & Credits
2,873.10

Current Balance
529.93

Daily Balance

Date	Balance	Date	Balance	Date	Balance
05/21	185.80	06/01	1,928.04	06/12	1,939.45
05/22	158.55	06/04	1,680.23	06/14	1,598.57
05/24	308.55	06/05	1,650.23	06/15	1,543.57
05/29	265.84	06/08	2,150.23	06/18	529.93
05/30	1,265.84	06/11	2,017.13		

NEWS FROM CITIZENS

--Please note the following was added to your Personal Deposit Account Agreement:

Correspondence- Telephonic

You authorize us and our agents to contact you regarding your account at the current and any future telephone number that you provide to us, including the use of automated dialing equipment or artificial or pre-recorded voice or text messages, even if the number is for a cellular telephone or other wireless device and even if you will incur a cost from receiving such communications.

--Staying Safe at ATMs

Our ATMs are monitored by security cameras, but it still helps to be safe. Below are simple and clear tips to keep in mind:

Please avoid

- * Going to an ATM alone at night --- if it seems dark, please let us know, so we can add lighting
- * Leaving an ATM door open
- * Letting anyone you don't know in the ATM after the branch is closed
- * Sharing your PIN# with anyone, make sure you memorize it, don't write it down or keep it in your wallet
- * Exposing your PIN # when you enter it into the ATM
- * Counting your cash publically

Please report

- * Anyone who appears to be lurking or acting suspiciously in the vicinity of the branch or ATM
- * If it looks as if someone is following you
- * If someone approaches you demanding money, give it to them. Remember everything you can about the person and call the police immediately.
- * Lost or stolen cards, either yours or one you found

Any feedback about ATM Security? Call our Citizens Bank Security Department at 1-800-305-5326.

In New Jersey, you can call the NJ Dept. of Banking at 1-800-446-7467.

--Introducing our new student checking account! Available only to students and young adults under 25. There is no monthly maintenance fee while the individual is under 25 and the \$3.99 monthly maintenance fee will apply once they turn 25. For more information or to open an account, visit citizensbank.com/studentchecking, call 888-821-3900 or stop by a local branch. Member FDIC.

--Why wait for a statement to see your banking activity? Download our Mobile Banking App today to manage your money when it is convenient for you. *Wireless carrier charges may apply.

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

- Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001*

5 _____ Current Balance

Deposit Accounts Are Non-Transferable

Personal deposits accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us at the address shown above as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods and services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided above as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

FINANCE CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS
BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other details on your account may be reflected in your credit report.

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

Thank you for banking with Citizens Bank.

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

3 Subtotal by adding 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

[illegible]

5 Subtract 4 from 3. This should match your checkbook register balance.

(−) S _____ Total of 4
 (=) S _____ Total



Checking Account
Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

1 OF 2

Beginning June 19, 2018
through July 18, 2018

US259 BR520 7 1

GLORIA TADDEI
33 FAIRLAMB AVE
HAVERTOWN PA 19083-2845

Checking

SUMMARY

Balance Calculation

Previous Balance 529.93
Checks 360.00 -
Withdrawals & Debits 2,300.30 -
Deposits & Credits 2,258.07 +
Current Balance 127.70 =

GLORIA TADDEI
One Deposit Checking
620391-954-7

The monthly maintenance fee of \$9.99 will be waived if at least 1 deposit is posted to your account
before the end of your statement period.
Your account had at least 1 deposit posted during this statement period.
Your next statement period will end on August 16, 2018.

Previous Balance
529.93

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
5001	15.00	06/21	5036*	100.00	06/22
5002	15.00	06/27	5062*	150.00	06/25
5033*	40.00	07/12	5063	15.00	07/18
5034	25.00	07/02			

Total Checks
360.00

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
06/19	90.29	6269 Dbt Purchase - 000000 Colonial Market Havertown PA
06/21	60.00	6269 ATM Cash - MI6297 Manoa, Havertown PA
06/22	10.58	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
06/22	81.10	6269 POS Debit - 311098 #00773 Acme Havertown PA
06/28	43.45	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
06/29	60.00	6269 ATM Cash - MI6297 Manoa, Havertown PA
07/02	36.26	6269 Dbt Purchase - 000000 Colonial Market Havertown PA
07/02	10.01	6269 Dbt Purchase - 221004 Carrabbas 8904 Springfiel D PA
07/02	60.00	6269 ATM Cash - MI6297 Manoa, Havertown PA
07/02	60.00	6269 ATM Cash - MI6297 Manoa, Havertown PA
07/09	18.56	6269 POS Debit - V00129 Atlantic City Mays Landi Ng NJ
07/09	33.23	6269 POS Debit - V00129 Atlantic City Mays Landi Ng NJ
07/09	284.70	6269 POS Debit - 251008 Encompass Payment 800-262-92 62 IL
07/09	65.99	6269 POS Debit - 281009 Comcast 800-Comcas T NJ
07/09	612.30	6269 POS Debit - 001438 Cns Ibc Philadelph IA PA
07/10	41.99	6269 POS Debit - 002 Southjerseygas Ez Folsom NJ
07/11	23.27	6269 Dbt Purchase - 11172 Ruths Hallmark 17 Havertown PA
07/11	37.42	6269 Dbt Purchase - 000000 Colonial Market Havertown PA
07/11	15.39	6269 Dbt Purchase - 211009 Rite Aid Store - Ohavertown PA



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement

2 OF 2

Beginning June 19, 2018
through July 18, 2018

Checking continued from previous page

ATM/Purchases (continued)

Date	Amount	Description
07/13	180.00	6269 ATM Cash - MI6297 Manoa, Havertown PA
07/16	23.27	6269 Dbt Purchase - 11172 Ruths Hallmark 17 Havertown PA

Other Withdrawals & Debits

Date	Amount	Description
06/21	284.97	Prog Specialty Ins Prem 180621 Pol 905113456
07/10	98.42	Peco Immediate Bill Pay 180709 13615001821
07/10	2.35	Billmatrix Billpayfee 180709 13615001822
07/13	66.75	Aqua Online Pmt 180712 Aq04iggo

GLORIA TADDEI

One Deposit Checking

620391-954-7

Deposits & Credits

Date	Amount	Description
06/21	750.00	Deposit
06/21	284.97	Mobile Deposit
07/03	1,223.10	SSA Treas 310 Xxsoc Sec 070318 184228808d SSA

⊖ Total Withdrawals & Debits
2,300.30

⊕ Total Deposits & Credits
2,258.07

= Current Balance
127.70

Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/19	439.64	06/29	654.51	07/11	452.72
06/21	1,114.64	07/02	463.24	07/12	412.72
06/22	922.96	07/03	1,686.34	07/13	165.97
06/25	772.96	07/09	671.56	07/16	142.70
06/27	757.96	07/10	528.80	07/18	127.70
06/28	714.51				

NEWS FROM CITIZENS

--Still writing checks for your bills? Try Bill Pay through Online Banking to quickly and easily pay your bills and manage your accounts. Plus, view check images in Online Banking as soon as they are paid to stay on top of your finances.

--Introducing our new student checking account! Available only to students and young adults under 25. There is no monthly maintenance fee while the individual is under 25 and the \$3.99 monthly maintenance fee will apply once they turn 25. For more information or to open an account, visit citizensbank.com/studentchecking, call 888-821-3900 or stop by a local branch. Member FDIC.

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

- Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001*

\$ _____ Current Balance

Deposit Accounts Are Non-Transferable

Personal deposits accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

Loan Statements

BILLING RIGHTS SUMMARY

In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us at the address shown above as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods and services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided above as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

FINANCE CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS
BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

Thank you for banking with Citizens Bank.

Subtotal of 1 and 2

[illegible]

- S _____ Total of 4
 = S _____ Total

Check Register

Number	Clear Date	Amount	Payee	Purpose
4196	1/9/2018	\$612.30	Blue Cross & Blue Shield	Insurance
4197	1/11/2018	\$196.43	PECO Electric	Utility
4198	1/5/2018	\$151.73	Comcast	Utility
4200	1/17/2018	\$10.00	St. Puis	Charitable Donation
4234	2/5/2018	\$100.00	Lisa Taddei	Reimbursement for Food
4238	2/21/2018	\$50.00	Lisa Taddei	Reimbursement for Food
4241	3/15/2018	\$3,500.00	Sunrise of Haverford	Assisted Living
4244	3/13/2018	\$1,600.00	Mike Katrakazis	Home Rennovation
4245	3/15/2018	\$4,000.00	Sunrise of Haverford	Assisted Living
4243	3/30/2018	\$2,000.00	Sunrise of Haverford	Assisted Living
4246	4/16/2018	\$50.00	Sunrise of Haverford	Haircut
4247	3/26/2018	\$50.00	Sunrise of Haverford	Haircut
4248	4/16/2018	\$20.00	Sunrise of Haverford	Pedicure
4250	4/16/2018	\$27.59	South Jersey Gas	Utility
4251	4/16/2018	\$15.77	St. Jude	Religious Item
4249	5/15/2018	\$50.00	Gina Taddei	Reimbursement for Food
4252	4/27/2018	\$50.00	Lisa Taddei	Reimbursement for Food
4253	5/11/2018	\$9.00	Sunrise of Haverford	Assisted Living
4254	5/11/2018	\$20.00	The Quadrangle	Assisted Living
4257	5/10/2018	\$684.25	Bayada Home Health	Home Health Care
4259	5/3/2018	\$112.00	Lisa Taddei	Reimbursement for house supplies
4260	5/15/2018	\$27.87	Lisa Taddei	Reimbursement for house supplies
5000	6/5/2018	\$15.00	St. Pius X	Charitable Donation
5003	6/5/2018	\$15.00	St. Pius X	Charitable Donation
5004	6/15/2018	\$15.00	St. Pius X	Charitable Donation
6005	6/15/2018	\$25.00	Jaclyn	Gift
5030	6/12/2018	\$10.00	St. Pius X	Charitable Donation
5031	6/12/2018	\$10.00	St. Pius X	Charitable Donation
6032	6/12/2018	\$10.00	St. Pius X	Charitable Donation
5035	6/18/2018	\$20.00	Thuymy Nguyen	Pedicure
5061	6/18/2018	\$920.00	Bayada	Home Health Care
5090	6/15/2018	\$15.00	Bayada	Home Health Care
5001	6/21/2018	\$15.00	St. Piux X	Charitable Donation
5002	6/27/2018	\$15.00	St. Piux X	Charitable Donation
5033	7/12/2018	\$40.00	Neta Pirolle	Gift
5034	7/2/2018	\$25.00	Father Walker	Gift
5036	6/22/2018	\$100.00	J2 Salon	Haircut
5062	6/25/2018	\$150.00	Laura & Dan Padula	Gift
5063	7/18/2018	\$15.00	Covenant of Divine Love	Charitable Donation
5038	8/16/2018	\$10.00	Covenant of Divine Love	Charitable Donation
5039	8/13/2018	\$75.00	Joe Edwards	Home Repairs
5069	7/27/2018	\$31.96	South Jersey Gas	Utilities
5071	8/1/2018	\$10.00	Convent of Divine Love	Charitable Donation

5040	8/20/2018	\$75.00 Joe Edwards	Dryer Repair
5042	9/5/2018	\$25.00 Gift Card Visa	Gift
5043	8/17/2018	\$120.00 Acme	Food
5044	8/21/2018	\$15.00 St. Pius X	Charitable Donation
5045	8/21/2018	\$15.00 St. Piux X	Charitable Donation
5046	8/23/2018	\$170.37 Comcast Cable	Utilities
5047	9/7/2018	\$60.00 Gift Card Visa	Gift
5049	9/14/2018	\$612.30 Blue Cross & Blue Shield	Health Insurance
5050	9/7/2018	\$208.30 Peco Electric	Electric Service
5051	9/19/2018	\$15.00 Covenant of Divine Love	Charitable Donation
5066	8/27/2008	\$35.00 Covenant of Divine Love	Charitable Donation